**1410225646 WALK IN PAYMENTS**

**APPENDIX A – TECHNICAL SPECIFICATIONS**

SCOPE:
JEA is soliciting a third party payment processor to accept walk-in remittances by JEA customers for their utility bills in large retail locations. Examples of acceptable payment locations include grocery store chains, drug store chains, big box retailer chains, banks or credit unions with multiple local branches.  Specifically, this solicitation requires payment processing locations to be regional or national retail chains, or branches of national or regional banks or credit unions.

1. The Company shall provide everything necessary to successfully complete the Work except the materials and services specifically stated in the Contract to be provided by JEA.
2. The Company shall perform all Work in accordance with the Contract Documents and the applicable JEA policies, accepted commercial work practices, local, state, and federal, rules regulations and laws which may be amended from time to time.
3. The Company shall provide all permits, certifications, insurances, and bonds necessary or required by good practice, except where specifically stated in the Contract to be provided by JEA.
4. In the event the Company chooses to use Subcontractors, the Company is obligated to provide Subcontractors possessing the skills, certifications, licenses, training, tools, demeanor, motivation and attitude to successfully perform the work for which they are subcontracted.
5. The Company is obligated to remove Subcontractors from performing Work under this Contract when the Company recognizes that a Subcontractor is failing to work in a manner consistent with the requirements of this Contract, or when JEA notifies the Company that JEA has determined a Subcontractor is failing to work in a manner consistent with the requirements of this Contract.
6. The Company shall bear sole responsibility for the efficiency, adequacy and safety of the performance of the Work. The Company shall be solely responsible for any loss or damage to materials, tools, labor, and equipment used during the performance of, or in connection with, the Work. Any JEA comments or approval regarding the Company's performance, materials, working force, or equipment will not relieve the Company of any responsibility.
7. Company shall provide Point of payment equipment. Equipment may be either merchant operated or customer operated kiosks.
8. Company shall have ability to identify at the payment locations customers for whom JEA has flagged as cash only and for them to only be allowed to make payments by any means other than checks.
9. Company shall provide check validation at time of payment.
10. Company shall use image technology to scan and capture remittance information.
11. Company shall provide Verification of remittance completeness, including amount of payment and customer account information as specified by JEA.

12. Company shall have ability to remit payments as ACH or federal funds wire transfer to JEA account.
13. Company shall remit daily by ACH or federal funds wire transfer the amount due for daily total of payments processed.
14. Company shall provide Same-day electronic delivery of remittance documents, reports, images and data files and all exception items to the designated JEA Representative.
15. Company is responsible for all losses of funds after payments are received at payment location and prior to payment being received and reconciled by JEA.
16. Company shall provide reconciliation of payment data transmitted to the total cash for each daily receipt of payments processed.
17. The Company shall maintain a minimum 100 qualified merchant locations throughout the JEA service territory to include locations in Duval County, St. Johns County, Ponte Vedra, Atlantic Beach, and Nassau County.
18. The Company shall provide merchants or Kiosks in comparable locations to current coverage throughout JEA service territory including but not limited to major grocery chains & convenient stores.
19. JEA shall have the right to choose from the Company's existing locations, those locations it wants to authorize for accepting JEA payments.
20. JEA shall have the right to remove a location for any reason. Such removal shall become effective no more than two (2) days from written notice to Company that such location is to no longer accept JEA payments.
21. JEA may choose to add additional locations that Company has established in the future.
22. The Company and JEA shall mutually define a change control process whereby available merchant locations, systems, processes, point of payment operating requirements, and other factors that could affect the service are communicated and addressed appropriately. Such change control procedures are to be initially proposed by Company, and JEA and Company shall work together in good faith to define a mutually agreeable change control process. Such process shall be developed as part of the initial implementation and shall be completed prior to the accepting any customer payments.
23. The Company shall accept walk-in payments for cash, checks, and money order payments at all locations accepting JEA payments.
24. All business days shall be considered processing days including Holidays and nationally recognized bank holidays.
25. The Company shall update payments real time. Daily cut off time for the days' batch of payments to be no later than 6:00 PM EST.
26. Deposits for payments processed shall be transmitted to JEA as a single ACH transaction or federal funds wire transfer daily. All payments must be received within forty-eight (48) hours of agreed upon Cut Off Time for End of Business.
27. All payments shall be received within 24 hours of agreed upon Cut Off Time for End of Business.
28. Reconciliation report to be delivered by 6:00 AM EST next business day. Details of this process shall be determined during contract negotiations.
29. JEA will require specific process and transaction data, which may change from time-to-time during the term of the contract. Frequency may be several per day, daily, weekly, monthly and ad-hoc.

30. Examples include, but are not limited to: Number of items processed; Dollar amount of transactions processed (payment and fees), itemized for each file transfer; Number of returned items and exceptions; Individual transaction details are to be included with each payment send for research purposes in the event the customer has a question or JEA cannot locate a payment transaction.
31. The specific format, content, and number of reports shall be jointly defined by JEA and the Company during implementation
32. The Company shall place three encrypted image files containing all regular, exception and check marked items (including front and back images of all checks, receipts, bill stubs) from the previous business days batch on Company's secured FTP server for download by JEA daily by 6:00 AM EST.
33. Exception items include, but are not limited to, payments for which customer account information cannot be verified using JEA-provided customer file (invalid account numbers, multiple checks that cannot be matched to an account, illegible items, etc.).
34. The Company shall deposit all code unverified items as "suspense items" and include them in the same data file of regular items transmitted to JEA by 3:00 PM EST each business day.
35. Company shall provide secured Web access for up to five (5) years of processed item image files. Web access to same day work shall be available no later than 6:00 AM the following business day. Web access must delineate regular, exception and check marked items.
36. Company shall provide ability for an estimated 150 concurrent users to access the website
37. The Company shall shred and dispose of all processed items in a manner that safeguards the Confidential Information that may be contained in such items.
38. The Company shall be responsible for ensuring that no JEA customer data in its possession in either paper or electronic format is released, stolen, or otherwise made public, or used for malicious intents.
39. The Company shall not, in any case, compile or use JEA customer information for any purpose other than that described herein. Use, sale or disclosure of JEA customer data by Company or associated merchants is not permitted in any case without the express written permission of JEA.
40. The Company shall notify JEA within twenty-four (24) hours of identification of any breach of JEA customer information.
41. The Company shall maintain images and transaction data for a period of five (5) years, on a monthly rotating basis. The Company shall provide reasonable redundancy, backup measures and facilities. The Company shall certify destruction of JEA customer data after the five (5) year archiving period.
42. After the termination of the Contract, or at the request of JEA, the Company shall provide to JEA the electronic files containing all past transaction data.
43. The Company shall ensure the integrity of its systems and processes for sending deposit information to banks including SSAE 16 Type II (SOC2) certifications and PCI standards. Certifications must be maintained during the term of the contract.

44. The Company shall have in-place at all locations accepting payments a means of verifying checks to ensure funds availability and guard against check fraud ( the ability to process checks from customer as ACH).
45. JEA shall bear the liability for checks returned unpaid for accounts where checks are an acceptable method of payment and the verification process was used. Company shall deposit all customer receipts without any deduction for returned checks, fees, chargebacks, or fines.
46. The vendor will submit a separate reimbursement request for any returned checks or disputed payments with supporting documentation to JEA. Fees and fines related to returned checks or disputed payments are to be assessed and handled by JEA only.
47. The Company, nor its merchants, shall not, at any time or in any manner charge a JEA customer a fee for a returned check made payable to JEA.
48. The Company systems and processes at all locations accepting payments for JEA must support the ability of JEA customers to make payments without a copy of their bill but with knowledge of their JEA account number.
49. JEA will post an encrypted file on Fridays, with daily updates of customer information on its external FTP server. This file is to be used to allow payments to be posted without customer having a copy of their bill or knowledge of their account number.   It will also have a "cash-only customer" identifier.
50. JEA and the Company shall agree upon a suitable invoice format that provides sufficient detail for JEA to accurately allocate cost of services.
51. JEA may choose to offer JEA customers the option of making payments using debit and credit cards. This service would be implemented only after cash, check and money order payments are already being collected at third-party walk-in locations. It is not required that the Company perform this service
52. JEA would be seeking the following services related to credit card remittance processing:
    a. Process credit card payments via JEA's bank account
    b. Provide payment information files to JEA
    c. Provide customers a receipt with customer full account number, amount of payment and date/time stamp
    d. Provide reversals and other adjustments as needed
53. If credit card remittance processing is implemented during the course of this Contract, then the Company shall not be authorized to subtract, or "net" any charges including, but not limited to, chargebacks, fees, fines, assessments, penalties, etc. from daily customer collections that will be transmitted to JEA, or to withdraw funds representing these amounts from any JEA bank account.
54. Disputed payments and chargebacks will be handled as separate reimbursements upon providing adequate supporting documentation, and fees and other related charges should be included on the invoice as part of the normal billing process.
55. JEA prefers to send a weekly payment to the Company to reimburse for returned and refunded customer payments.   Agreement can be reached between the Company and JEA on this point.
56. JEA will not be required, for any reason, to establish a Merchant Reserve/Security Account in relation to the credit card processing arrangement.